

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Lisa M Pinter

Debtor(s)

Case No. 17-56161-LSG

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2017.
- 2) The plan was confirmed on 07/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/07/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/04/2021.
- 5) The case was dismissed on 02/23/2021.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,657.31.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (09/01/2009)

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$11,438.02 |
| Less amount refunded to debtor | \$1,000.00 |

NET RECEIPTS:**\$10,438.02****Expenses of Administration:**

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$4,059.50 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$827.59 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION:**\$4,887.09**

| | |
|---|---------|
| Attorney fees paid and disclosed by debtor: | \$80.00 |
|---|---------|

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| 13/7, LLC | Unsecured | 454.00 | 454.45 | 454.45 | 0.00 | 0.00 |
| 72 VILLAGE COURT LLC | Unsecured | 2,200.00 | NA | NA | 0.00 | 0.00 |
| AARON'S | Secured | 960.00 | NA | NA | 0.00 | 0.00 |
| AFNI | Unsecured | 933.00 | NA | NA | 0.00 | 0.00 |
| ALLIED BUSINESS SERVICES | Unsecured | 260.00 | NA | NA | 0.00 | 0.00 |
| AMERICREDIT FINANCIAL SERVICES | Unsecured | 15,826.00 | 14,139.67 | 14,139.67 | 0.00 | 0.00 |
| AMERICREDIT FINANCIAL SERVICES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| APPROVED CASH ADVANCE | Unsecured | 676.00 | NA | NA | 0.00 | 0.00 |
| ATLAS ACQUISITIONS LLC | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| ATLAS ACQUISITIONS LLC | Unsecured | 500.00 | 3,310.55 | 3,310.55 | 0.00 | 0.00 |
| BANK OF AMERICA | Unsecured | 227.02 | NA | NA | 0.00 | 0.00 |
| BANK OF AMERICA | Unsecured | 21.00 | NA | NA | 0.00 | 0.00 |
| BEAUMONT | Unsecured | 500.00 | NA | NA | 0.00 | 0.00 |
| CAVALRY PORTFOLIO SERVICES LLC | Unsecured | 622.00 | NA | NA | 0.00 | 0.00 |
| CENTRAL CREDIT SERVICES INC | Unsecured | 614.55 | NA | NA | 0.00 | 0.00 |
| CHARTER SPECTRUM | Unsecured | 229.98 | NA | NA | 0.00 | 0.00 |
| CHASE BANK | Unsecured | 800.00 | NA | NA | 0.00 | 0.00 |
| COMCAST CABLE | Unsecured | 2,666.14 | NA | NA | 0.00 | 0.00 |
| CONSUMERS ENERGY | Unsecured | 403.31 | 436.58 | 436.58 | 0.00 | 0.00 |
| CREDIT COLLECTION SERVICES | Unsecured | 878.00 | NA | NA | 0.00 | 0.00 |
| DOWNRIVER SURGICAL ASSOC | Unsecured | 85.00 | NA | NA | 0.00 | 0.00 |
| DTE ENERGY | Unsecured | 1,200.00 | 754.23 | 754.23 | 0.00 | 0.00 |
| HCFS HEALTHCARE FINANCIAL SER' | Unsecured | 1,135.80 | NA | NA | 0.00 | 0.00 |
| HENRY FORD HEALTH SYSTEM | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| HRRG | Unsecured | 800.00 | NA | NA | 0.00 | 0.00 |
| HUNTINGTON BANK | Unsecured | 679.98 | NA | NA | 0.00 | 0.00 |
| I C SYSTEMS | Unsecured | 274.00 | NA | NA | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Priority | 1,668.41 | 2,946.39 | 2,946.39 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Unsecured | 3,725.36 | 2,364.50 | 2,364.50 | 0.00 | 0.00 |
| IRS | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| JEFF GIANNOLA | Unsecured | 1,355.79 | NA | NA | 0.00 | 0.00 |

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Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| JJ MARSHALL & ASSOC | Unsecured | 2,360.61 | NA | NA | 0.00 | 0.00 |
| KAKA MANAGEMENT | Secured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LJ ROSS & ASSOCIATES | Unsecured | 101.00 | NA | NA | 0.00 | 0.00 |
| MCLAREN MACOMB | Unsecured | 147.03 | NA | NA | 0.00 | 0.00 |
| MICHIGAN UNEMPLOYMENT INSUR. | Unsecured | 3,482.38 | 3,771.57 | 3,771.57 | 0.00 | 0.00 |
| MIDWEST RECOVERY SYSTEMS | Unsecured | 840.00 | NA | NA | 0.00 | 0.00 |
| MIDWEST RECOVERY SYSTEMS | Unsecured | 593.00 | NA | NA | 0.00 | 0.00 |
| OAKWOOD HEALTH | Unsecured | 28.07 | NA | NA | 0.00 | 0.00 |
| ORION PORTFOLIO SERVICES LLC | Unsecured | NA | 175.00 | 175.00 | 0.00 | 0.00 |
| PHOENIX FINANCIAL SERV | Unsecured | 315.00 | NA | NA | 0.00 | 0.00 |
| PREMIER BANKCARD LLC | Unsecured | 326.00 | 326.77 | 326.77 | 0.00 | 0.00 |
| RANDALL J BARTOE DDS | Unsecured | 26.80 | NA | NA | 0.00 | 0.00 |
| SANTANDER CONSUMER USA | Secured | 6,141.00 | 6,550.73 | 6,550.73 | 2,752.17 | 653.08 |
| SJMH MED PRACTICE | Unsecured | 59.56 | NA | NA | 0.00 | 0.00 |
| STATE OF MICHIGAN | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| STATE OF MICHIGAN CD | Priority | 6,629.23 | 667.81 | 667.81 | 0.00 | 0.00 |
| STATE OF MICHIGAN CD | Secured | 0.00 | 6,715.90 | 6,715.90 | 1,563.67 | 582.01 |
| STATE OF MICHIGAN CD | Unsecured | 0.00 | 51.75 | 51.75 | 0.00 | 0.00 |
| SYNCHRONY BANK | Unsecured | NA | 0.00 | 0.00 | 0.00 | 0.00 |
| T MOBILE/T-MOBILE USA INC BY AM | Unsecured | 1,478.00 | 1,431.42 | 1,431.42 | 0.00 | 0.00 |
| TCF NATIONAL BANK | Unsecured | 144.00 | NA | NA | 0.00 | 0.00 |
| U S DEPARTMENT OF EDUCATION | Unsecured | 4,374.00 | 17,369.49 | 17,369.49 | 0.00 | 0.00 |
| URGENT CARE OF FARMINGTON HIL | Unsecured | 60.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 3,714.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 3,166.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 1,629.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 1,496.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 1,177.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 1,046.00 | NA | NA | 0.00 | 0.00 |
| US DEPT OF ED/GSL/ATL | Unsecured | 724.00 | NA | NA | 0.00 | 0.00 |
| VIRTUOSO SOURCING GROU | Unsecured | 933.25 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$6,550.73 | \$2,752.17 | \$653.08 |
| All Other Secured | \$6,715.90 | \$1,563.67 | \$582.01 |
| TOTAL SECURED: | \$13,266.63 | \$4,315.84 | \$1,235.09 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$3,614.20 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$3,614.20 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$44,585.98 | \$0.00 | \$0.00 |

Disbursements:

| | |
|----------------------------|-------------------|
| Expenses of Administration | <u>\$4,887.09</u> |
| Disbursements to Creditors | <u>\$5,550.93</u> |

| | |
|------------------------------|---------------------------|
| TOTAL DISBURSEMENTS : | <u>\$10,438.02</u> |
|------------------------------|---------------------------|

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2021

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.